

**Information to identify the case:**

Debtor 1 **Lori Marie Mendicino**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1610**  
EIN **---**  
Social Security number or ITIN **---**  
EIN **---**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **21-21890-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lori Marie Mendicino

12/15/21

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:

Lori Marie Mendicino

Debtor

Case No. 21-21890-TPA

Chapter 7

District/off: 0315-2

User: admin

Page 1 of 2

Date Rcvd: Dec 15, 2021

Form ID: 318

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin

Page 1 of 2

Date Rcvd: Dec 15, 2021

Form ID: 318

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2021:**

Recip ID	Recipient Name and Address
db	+ Lori Marie Mendicino, 1345 Armstrong Drive, Monongahela, PA 15063-1005
15405657	+ Americollect / Foundation Radiology, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54220-9208
15405661	+ Corning Credit Union, Pob 1450, Corning, NY 14830-1050
15405662	+ Discover Bank, Weltman Weinberg & Reis, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 16 2021 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 16 2021 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2021 23:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Dec 16 2021 04:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15405658	EDI: BANKAMER.COM	Dec 16 2021 04:13:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15405660	+ EDI: WFNNB.COM	Dec 16 2021 04:13:00	Comenity Bank/Victoria Secret, Po Box 659728, San Antonio, TX 78265-9728
15405659	+ EDI: WFNNB.COM	Dec 16 2021 04:13:00	Comenity Bank/buckle, Po Box 659704, San Antonio, TX 78265-9704
15405663	+ EDI: DISCOVER.COM	Dec 16 2021 04:13:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15405664	EDI: IRS.COM	Dec 16 2021 04:13:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
15405665	+ EDI: MID8.COM	Dec 16 2021 04:13:00	Midland Funding / Comenity, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15405666	+ EDI: AISMIDFIRST	Dec 16 2021 04:13:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15405667	Email/Text: Bankruptcy.Notices@pnc.com	Dec 15 2021 23:15:00	Pnc Bank, Atn: Bankruptcy Department, Po Box

District/off: 0315-2

User: admin

Page 2 of 2

Date Rcvd: Dec 15, 2021

Form ID: 318

Total Noticed: 17

15405977

+ EDI: RMSC.COM

Dec 16 2021 04:13:00

94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

15405668

+ EDI: RMSC.COM

Dec 16 2021 04:13:00

Synchrony Bank/Lowes, Attn: Bankruptcy, Po  
Box 965060, Orlando, FL 32896-5060

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

David A. Rice

on behalf of Debtor Lori Marie Mendicino ricelaw1@verizon.net lowdenscott@gmail.com

Maria Miksich

on behalf of Creditor MIDFIRST BANK mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Pamela J. Wilson

pwilson@pjwlaw.net pwilson@ecf.axiosfs.com

TOTAL: 4